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JC685 U.S. PRO

FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P.

1300 I STREET, N.W.
WASHINGTON, DC 20005-3315

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WRITER'S DIRECT DIAL NUMBER:

TOKYO
011-813-3431-6943
BRUSSELS
011-322-646-0353

(202) 408-4347

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**Box PATENT APPLICATION
Assistant Commissioner for Patents
Washington, D.C. 20231**

Re: New U.S. Patent Application
Title: SYSTEM AND METHOD FOR PROVIDING
A CREDIT CARD WITH MULTIPLE CREDIT-LINES
Inventors: Robert Arthur Kottmeier, Jr. of Arlington, VA
and Scott Barton of Richmond, VA

Sir:

We enclose the following papers for filing in the United States Patent and Trademark Office in connection with the above patent application.

1. Application - 63 pages, including 9 independent claims and 47 claims total.
2. Drawings - 7 sheets of formal drawings (Figures 1-6).

This application is being filed under the provisions of 37 C.F.R. § 1.53(f).
Applicants await notification from the Patent and Trademark Office of the time set for filing the Declaration.

Please accord this application a serial number and filing date.

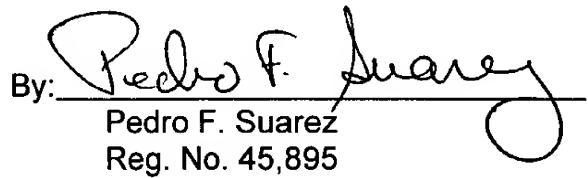
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No filing fee is being paid at this time. The Commissioner is hereby authorized to charge any filing fees due and any other fees due under 37 C.F.R. § 1.16 or § 1.17 during the pendency of this application to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

By: 
Pedro F. Suarez
Reg. No. 45,895

PFS/bad
Enclosures